

Employee Benefits 2018

An Overview of Your Benefits Program



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Medical

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible to elect medical insurance
- Part-time employees scheduled to work 20-31 hours per week may elect medical insurance, but do so at higher premium rates
- Part-time employees with 5 or more years of NorthShore University HealthSystem service can elect a NorthShore network only plan at reduced part time premium rates

Options

NorthShore Advantage Plan (NSAP)

The NorthShore Advantage Plan offers two network access options.

NorthShore Access—You will exclusively use NorthShore Employee Network providers for care. Specialties that are not available through NorthShore, mental health services and emergency room care, are available through Aetna network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay
- Plan pays 85% of most other covered services (i.e., x-rays, lab services) after annual deductible
- Employees have a higher copay for specialists

NorthShore, Aetna and Out-of-Network Access—In addition to NorthShore Employee Network providers, you may also receive care from Aetna and out-of-network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay, if in the NorthShore University HealthSystem Employee Network
- Plan pays 85% of most covered services (i.e., x-rays, lab services) if performed by a NorthShore University HealthSystem network provider or 65% if performed by an Aetna network provider after annual deductible
- Plan pays 50% of most covered services performed in the office by out-of-network providers after the annual deductible
- Employees have a higher copay for specialists

Consumer Choice Plan (CCP) with Health Savings Account (HSA)

The Consumer Choice Plan offers two network access options.

NorthShore Access—You will exclusively use NorthShore Employee Network providers for care. Specialties that are not available through NorthShore, mental health services and emergency room care, are available through Aetna network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 90% for most other covered services performed by a NorthShore University HealthSystem network provider after the annual deductible
- Plan pays 50% of most covered services performed in the office by out-of-network providers after the annual deductible
- **Employees are responsible for the full cost of non-preventive care, such as office visits and prescriptions, until the deductible is met**
- Prescription drug copays apply only after you meet the deductible
- Includes the opportunity to enroll in a Health Savings Account (HSA) to help cover out-of-pocket healthcare expenses. If enrolled in the HSA, NorthShore contributes: \$600 for employee coverage, \$900 for employee + child(ren)/employee + spouse coverage, \$1,200 for family coverage, prorated by effective date of coverage in 2018
- Employees enrolled in Medicare are not eligible for HSA by law

(continued)

- For those enrolling dependents and utilizing the NorthShore network, there is a separate individual “Embedded” out-of-pocket maximum for any one person in the family tier. The “Embedded” out-of-pocket maximum option may result in lower healthcare expenses in 2018, because each family member’s individual expenses are capped—no one member of the family can meet the entire out-of-pocket maximum.

NorthShore, Aetna and Out-of-Network Access—In addition to NorthShore Employee Network providers, you may also receive care from Aetna and out-of-network providers.

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 90% for most other covered services performed by a NorthShore University HealthSystem network provider or 70% if performed by an Aetna network provider after the annual deductible
- Plan pays 50% of most covered services performed in the office by out-of-network providers after the annual deductible
- **Employees are responsible for the full cost of non-preventive care, such as office visits and prescriptions, until the deductible is met**
- Prescription drug copays apply only after you meet the deductible
- Includes the opportunity to enroll in a Health Savings Account (HSA) to help cover out-of-pocket healthcare expenses. If enrolled in the HSA, NorthShore contributes: \$600 for employee coverage, \$900 for employee + child(ren)/employee + spouse coverage, \$1,200 for family coverage, prorated by effective date of coverage in 2018
- Employees enrolled in Medicare are not eligible for HSA by law
- For those enrolling dependents and utilizing the NorthShore or Aetna networks, there is a separate individual “Embedded” out-of-pocket maximum for any one person in the family tier. The “Embedded” out-of-pocket maximum option may result in lower healthcare expenses in 2018, because each family member’s individual expenses are capped—no one member of the family can meet the entire out-of-pocket maximum.

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA			
	NorthShore Access	NorthShore, Aetna and Out of Network Access			NorthShore Access	NorthShore, Aetna and Out of Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network ¹	NorthShore Employee Network	NorthShore Employee Network	Aetna Network ¹	Out-of-Network ¹
Annual Deductible								
Individual	\$650 ²	\$650 ²	\$1,050 ²	\$2,100 ²	\$1,500 ²	\$1,500 ²	\$2,050 ²	\$2,400 ²
Family	\$1,300	\$1,300	\$2,100	\$4,200	\$3,000 (True Family)	\$3,000 (True Family)	\$4,100 (True Family)	\$4,800 (True Family)
Annual Out-of-Pocket Maximum (including deductible, coinsurance and medical & prescription copays)								
Individual	\$3,100	\$3,100	\$4,800	\$10,000	\$4,200	\$4,200	\$5,600	\$8,700
Family	\$6,200	\$6,200	\$9,600	\$20,000	\$6,850 (Embedded) \$8,400 (True Family)	\$6,850 (Embedded) \$8,400 (True Family)	\$6,850 (Embedded) \$11,200 (True Family)	\$17,400 (True Family)
PHYSICIAN SERVICES								
Preventive Services including routine annual physical exam (with PSA), Annual Well-Woman Visit, Pediatric Physical Exams/ Immunizations, Colonoscopy/ Sigmoidoscopy, and Routine Mammogram	100%	100%	100%	100%	100%	100%	100%	100%
Treatment of Illness or Injury	100% after \$25 copay	100% after \$25 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Specialists Services On office, including maternity)	100% after \$35 copay	100% after \$35 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Allergy Treatments/ Materials	100% after \$35 copay	100% after \$35 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Outpatient Surgery On office)	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Lab and x-ray	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
HOSPITAL								
Inpatient Services/ Supplies	85% ³ after \$175 copay	85% ³ after \$175 copay	65% ³ after \$250 copay	50% ³ after \$500 copay	90% ³	90% ³	70% ³	50% ³
Ancillary Services	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Outpatient Services/ Supplies/Surgery	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Urgent Care	100% after \$35 copay	100% after \$35 copay	100% after \$35 copay	50% \$35 copay	90% ³	90% ³	70% ³	50% ³
Emergency Room Services	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	90% ³	90% ³	90% ³	90% ³
MENTAL HEALTH								
Inpatient	85% ³ after \$175 copay	85% ³ after \$175 copay	65% ³ after \$250 copay	50% ³ after \$500 copay	90% ³	90% ³	70% ³	50% ³
Outpatient	100% after \$25 copay	100% after \$25 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
SUBSTANCE ABUSE								
Inpatient	85% ³ after \$175 copay	85% ³ after \$175 copay	65% ³ after \$250 copay	50% ³ after \$500 copay	90% ³	90% ³	70% ³	50% ³
Outpatient	100% after \$25 copay	100% after \$25 copay	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³

1. Reasonable and Customary amounts apply.
2. Individual deductibles apply only to employee-only coverage.
3. After annual deductible; up to annual out-of-pocket maximum.

(continued)

Medical Plan Comparison

	NorthShore Advantage Plan (NSAP)				Consumer Choice Plan (CCP) with HSA			
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore Access	NorthShore, Aetna and Out-of-Network Access		
	NorthShore Employee Network	NorthShore Employee Network	Aetna Network	Out-of-Network	NorthShore Employee Network	NorthShore Employee Network	Aetna Network ¹	Out-of-Network ¹
OTHER SERVICES								
Physical, Occupational and Speech Therapy (60 combined visits per plan year)	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Home Healthcare	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Ambulance	85% ³	85% ³	85% ³	85% ³	90% ³	90% ³	90% ³	90% ³
Skilled Nursing	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
Casts, Splints, Durable Medical Equipment	85% ³	85% ³	65% ³	50% ³	90% ³	90% ³	70% ³	50% ³
VISION DISCOUNTS								
Eye Exams	100% after \$30 copay in Aetna's Vision Discount Program				100% for CCP			
Plan Features	Aetna's EyeMed discount varies depending on the glasses/contacts chosen							

¹ Reasonable and Customary amounts apply.

² Individual deductibles apply only to employee-only coverage.

³ After annual deductible; up to annual out-of-pocket maximum.

Employee Wellness Initiative

NorthShore Wellness – Living Healthy, NorthShore's employee wellness initiative, is designed to help our employees and their eligible dependents maintain and improve their overall health. To participate, you and your spouse or domestic partner must be covered under a NorthShore Medical Plan.

NorthShore Wellness – Living Healthy includes a menu of health and wellness activities that will qualify you and your eligible spouse or domestic partner for monetary wellness rewards up to \$300 per employee and/or spouse or domestic partner.

New hires may enroll in this program after becoming covered by a NorthShore Medical plan.

Pharmacy

Prescription drug coverage is included with medical coverage and is administered by **OptumRX**. Our employees have the option of using NorthShore University HealthSystem or an OptumRX pharmacy for most acute (30 day) prescriptions. NorthShore University HealthSystem network pharmacies are located at:

- Evanston Hospital
- Highland Park Hospital
- Glenbrook Hospital
- Skokie Hospital

Visit www.optumrx.com/mycatamaranrx to locate the OptumRX network pharmacy nearest you.

Costs

	NorthShore Advantage Plan*		
	NorthShore University HealthSystems Pharmacy		OptumRX
	30-day	90-day	30-day only
Generic (Tier 1 / Tier 2)	\$10 / \$20	\$20 / \$40	\$15 / \$30
Brand (formulary)**	20% coinsurance (\$45 min. / \$80 max.)	20% coinsurance (\$80 min. / \$150 max.)	20% coinsurance (\$60 min. / \$110 max.)
Brand (non-formulary)**	20% coinsurance (\$80 min. / \$175 max.)	20% coinsurance (\$150 min. / \$315 max.)	20% coinsurance (\$100 min. / \$215 max.)
Specialty Rx Preferred**	20% up to \$200 maximum per prescription	NorthShore Pharmacies only	NorthShore Pharmacies only
Specialty Rx Non-Preferred**	20% up to \$275 maximum per prescription		

* Under the CCP option, the deductible must be met before these copays apply.

**Minimums and maximums are per prescription, not annual amounts.

Financial Protection Benefits

NorthShore offers three financial protection benefits, both on a voluntary (employee-paid) and an employer-paid basis, depending on the Medical Plan option in which you are enrolled. Both plans offer financial protection for you or your covered family member over and above what you receive through your medical coverage.

Critical Illness Insurance pays a one-time lump sum payment upon diagnosis of a covered critical illness or condition. This lump sum payment can be used at your discretion for medical costs or other expenses. You can purchase \$5,000 or \$15,000 in Critical Illness Insurance.

Accident Insurance provides a cash benefit if you experience a covered event. Payment can be used at your discretion for medical costs or other expenses.

Hospital Indemnity Insurance pays a cash benefit if you are admitted to the hospital (including hospitalization due to birth). The cash benefit can be used at your discretion for medical costs or other expenses.

If you enroll in the Consumer Choice Plan, NorthShore will pay for Hospital Indemnity insurance.

Dental

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible to elect dental insurance

Options

Dental Maintenance Organization (DMO)

- Requires participant to select a primary care dentist within the Guardian network
- No out-of-network coverage
- No deductibles or annual maximum
- Pays 50-100% of basic procedures (i.e., x-rays, fillings)
- Pays 50-80% of major services (i.e., crowns, bridges)
- Plan includes orthodontia benefits up to a value of \$1,000 per course of treatment

Preferred Provider Organization (PPO)

- Does not require participant to select a primary care dentist within the Guardian network
- Discounted fees from participating PPO dentists
- \$75 individual annual deductible up to \$225 family maximum, \$1,000 annual benefit level per person
- Pays 100% of preventative services (i.e., exams, cleanings, tooth sealants)
- Pays 80% of basic procedures (i.e. x-rays, fillings)
- Pays 50% of major procedures (i.e., crowns, bridges)
- Plan includes orthodontia benefits up to a value of \$1,000 lifetime maximum

Dental Plan Comparison

BASIC & MAJOR DENTAL SERVICES		DMO* Participating Providers	PPO Participating Providers	Non Participating Providers**
Oral exams		100%		
Cleanings & prophylaxis		100%		
Fluoride treatments and sealants		100%		
X-rays		100%	80%	80%
Fillings	<i>Amalgams & resins</i>	80%	80%	80%
Oral surgery	<i>Simple extractions, impactions & alveoplasty</i>	80%	50%	50%
Endodontics	<i>Anterior & bicuspid root canals, molar root canals & apicoectomy</i>	80%	50%	50%
Periodontics	<i>Non-surgical</i>	80%	50%	50%
	<i>Surgical</i>	80%	50%	50%
Crowns & bridges	<i>Inlays, onlays, labial veneers, post & core, core build-ups, fixed bridgework, full & partial removable dentures</i>	50%	50%	50%
Orthodontics		\$1,000 Value	\$1,000 Life Max	Not covered

*Services must be received from your participating DMO dentist.

**Charges under the non-participating PPO option are subject to Usual, Customary and Reasonable (UCR) fees. The patient is responsible for any amount of the dentist's charge over the UCR fees.

Vision

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible to elect vision insurance

	In Network	Out of Network
Exam	Aetna Vision Network	
Use the Exam coverage once every calendar year		
<i>If you are an Aetna Medical member, you'll have access to additional North Shore in-network Ophthalmologists through your Medical benefit. See your Medical plan for more information.</i>		
Routine/Comprehensive Eye Exam	\$10 Copay	\$30 Reimbursement
Standard Contact Lens Fit/Follow-up	Member pays discounted fee of \$55	Not Covered
Premium Contact Lens Fit/Follow-up	Member pays 90% of retail	Not Covered
Eyeglass Lenses/Lens options		
Use your Lens coverage once every calendar year to purchase either 1 pair of eyeglass lenses OR 1 order of contact lenses.		
Single Vision Lenses	\$25 Copay	\$35 Reimbursement
BiFocal Vision Lenses	\$25 Copay	\$55 Reimbursement
TriFocal Vision Lenses	\$25 Copay	\$90 Reimbursement
Lenticular Vision Lenses	\$25 Copay	\$90 Reimbursement
Standard Progressive Vision Lenses	\$90 Copay	\$55 Reimbursement

(continued)

Vision

Contact Lenses		
Use your Contact Lens coverage once every calendar year to purchase either 1 pair of eyeglass, lenses OR 1 order of contact lenses		
Conventional Contact Lenses	\$130 Allowance** Additional 15% off balance over the Allowance	\$105 Reimbursement
Disposable Contact Lenses	\$130 Allowance	\$105 Reimbursement
Medically necessary Contact Lenses	\$0 Copay	\$210 Reimbursement
Frames		
Use your Frame coverage once every calendar year		
Any Frame available, including frames for prescription sunglasses	\$130 Allowance Additional 20% off balance over the Allowance.	\$70 Reimbursement

**Allowance - Dollar amount to be applied toward the cost of materials or a service. Allowances are one-time use benefits.

Flexible Spending Accounts

Health

- Employees scheduled to work 20 hours or more per week are eligible to contribute to a health flexible spending account
- Coverage is available at Open Enrollment
- Pre-tax dollars added to this account can be used to reimburse you for eligible healthcare expenses not covered by insurance (i.e., copays, coinsurance)
- Annual maximum contribution of up to \$2,600
- Debit card is available for easier and faster reimbursement
- Employees enrolled in the Health Savings Account (HSA) may choose to elect a “Limited Purpose FSA” to pay for dental and vision expenses

Dependent Care

- Employees scheduled to work 20 hours or more per week are eligible to contribute to a dependent care flexible spending account
- Coverage begins on the first of the month following 90 calendar days of employment
- Pre-tax dollars may be used to pay for dependent care expenses (i.e, childcare, dependent day care)
- Annual maximum contribution of up to \$5,000

Life Insurance

Eligibility/Coverage

- Employees scheduled to work 20 hours or more per week
- Coverage begins on the first of the month following 60 calendar days of employment

Basic Term Life

- Premiums paid by NorthShore
- Coverage: 1x annual salary for Hourly, Hourly Professional, Home Health Professionals, Salaried employees; 2x annual salary for Management employees
- Also includes Accidental Death & Dismemberment coverage

Supplemental Life

- Available for purchase by employees
- Coverage: 1 or 2x annual salary up to \$1.5 million (combined with basic life insurance) for Hourly, Hourly Professional, Salaried employees; 1x annual salary up to \$1.5 million (combined with basic life insurance) for Management employees
- Does not include Accidental Death & Dismemberment

Dependent Term Life

- Available for purchase by employees
- Coverage:
 - Spouse/Domestic Partner – \$10,000 increments up to a maximum of \$100,000 (premiums are age rated); evidence of insurability is required for amounts over \$50,000 for newly hired employees
 - Children ages 6 months – 19 years (or 26 if full-time student) – \$2,000 increments up to a maximum of \$10,000

Voluntary Accidental Death & Dismemberment

- Available for purchase by employees
- May choose individual or family coverage, in increments of \$10,000
- Maximum level of coverage – the lesser of 10 times annual salary or \$500,000

Travel Accident Coverage

- Premiums paid by NorthShore
- Coverage for loss of life or limb while traveling on Company business:
 - Up to \$100,000 for hourly and hourly professional employees
 - Up to \$250,000 for salaried employees
 - Up to \$500,000 for management employees
- Effective on date of hire

Disability

Short-Term

Basic

Employees scheduled to work 20 hours or more per week are eligible for employer paid short-term disability

Employee Group	Requirements	Coverage Options
<ul style="list-style-type: none">HourlyHourly ProfessionalHome Health Professional	Employees scheduled to work 20 hours or more per week	60% of weekly base salary, up to 26 weeks
<ul style="list-style-type: none">SalariedManagement	Employees scheduled to work 20 hours or more per week	100% of weekly base salary, up to 26 weeks

- Elimination period of 7 calendar days
- Coverage begins after 90 days of employment
- Pre-existing conditions covered

Long-Term (after 180 days of disability)

Employee Group	Requirements	Coverage Options
<ul style="list-style-type: none">HourlyHourly ProfessionalHome Health Professional	Employees scheduled to work 20 hours or more per week	Employees may purchase insurance in increments of 40% or 60% of monthly base salary, up to a \$5,000 maximum per month
<ul style="list-style-type: none">Salaried (part-time)Management (part-time)	Employees scheduled to work 20-39 hours per week	
<ul style="list-style-type: none">SalariedManagement	Employees scheduled to work 40 hours or more per week	NorthShore University HealthSystem provides 60% of monthly base salary, up to \$25,000 maximum per month

- Coverage begins on the first of the month following 90 calendar days of employment
- See Summary Plan Description for pre-existing condition restrictions

Additional Benefits

Aetna Resources for LivingSM

NorthShore University HealthSystem partners with Aetna Resources for LivingSM to provide a wide range of confidential work-life services that support NorthShore employees and their dependents. The benefit is effective on the date of hire and is available at no cost to the employee. Services include child and elder care resources and referrals, legal and financial services, and confidential counseling support.

Contact Aetna Resources for LivingSM 24 hours a day, 7 days a week, at 800.636.4297 and press 3. Online services are available at <http://www.resourcesforliving.com>, username: northshore password: NorthShore.

Long Term Care

- Employees scheduled to work 20 hours or more per week are eligible to purchase Long Term Care Insurance
- Premiums begin the month of coverage
- May choose from several options, varying by type of care & optional inflation rider

Section 529 College Savings Plan

- All NorthShore University HealthSystem employees are eligible to participate in this college savings plan upon hire
- Annual contribution limit of \$14,000 (\$28,000 for married couples) per year per beneficiary without incurring gift taxes
- Illinois residents can deduct contributions from Illinois state taxable income up to \$10,000 per year (\$20,000 if married and filing jointly)

Vacation, Personal, Holiday and Sick Days

Below are annual accruals for full-time, benefit-eligible employees. Amounts for part-time, benefit-eligible employees are prorated. You are eligible to use vacation, personal days and sick days after 90 calendar days of employment.

Vacation

- Vacation days accrue monthly

Years of service	< 2	2-9	10-19	20+
Hourly	10 days	15 days	18 days	22 days
Hourly Professional Home Services – (RNs & Therapists) Salaried	15 days	18 days	22 days	
Management	18 days	22 days		

Personal Days

- Personal days are allotted upon hire date and each January 1st thereafter

Current benefit-eligible employees		3 days
New Hires	Hire date: Jan 1st – March 31st	3 days
	Hire date: April 1st – June 30th	2 days
	Hire date: July 1st – September 30th	1 day
	Hire date: October 1st – December 31st	0 days

Holidays

NorthShore University HealthSystem observes the following 6 legal holidays:

- New Year’s Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

(continued)

Annual Sick Time

Weekly Standard Hours	40	36	32	28	24	20
FTE Status	1.0	0.9	0.8	0.7	0.6	0.5
Hourly/Hourly Professional/ Home Health Professionals	80 Hours	76 Hours	72 Hours	68 Hours	64 Hours	60 Hours
Salaried/Management	160 Hours	144 Hours	128 Hours	112 Hours	96 Hours	80 Hours

Retirement

403(b) Plan (Tax-Deferred Annuity)

- All NorthShore University HealthSystem employees are eligible to participate in this retirement savings plan upon hire
- Contribute up to the annual IRS limit (\$18,500 for 2018*) or 45% of annual income, whichever is less
- Employees over age 50 by the end of the calendar year may contribute an extra \$6,000*
- Variable employer match on your contributions of \$0 to \$1.00 on up to 4% of eligible earnings
- Employees who contribute to the Plan are eligible for the variable employer match if they:

1. Are an active employee on December 31st

AND

2. Are classified as a .5 Full-Time Equivalent (FTE) or greater (scheduled work hours are equal to 20 hours or more per week) as of December 31st

OR

Are classified less than a .5 FTE (scheduled work hours are less than 20 hours per week) but actually work a minimum of 1,000 hours as recorded in the payroll system during the calendar year

- Employees are fully vested in the variable employer match after completing one year of service
- Employees will have a menu of investment funds from which to choose

Retirement Contribution Plan

- All NorthShore University HealthSystem employees at least 21 years of age are eligible to participate
- Newly hired employees automatically become participants in the plan on either January 1st or July 1st, following 12 months of service (with at least 1,000 hours worked)

- Once an employee becomes a participant in the plan, NorthShore University HealthSystem contributes a percentage of pay based on years of credited service and age for any calendar year in which the employee actually worked at least 1,000 hours as recorded in the payroll system, as shown in the chart to the right
- Employees who actually worked 2,000 hours as recorded in the payroll system in a calendar year earn a full year of credited service for that year
- Employees who actually worked between 1,000 and 2,000 hours as recorded in the payroll system in a calendar year earn a fractional year of credited service for that year

Age + Credited Service	% of Earnings
< 25	2.0%
25 – 34	2.5%
35 – 44	3.0%
45 – 54	3.5%
55 – 64	4.0%
65 – 74	4.5%
75+	5.0%

- To be eligible to receive the contribution, a participant must be actively employed on December 31st
- Employees will have a menu of investment funds from which to choose
- Vesting occurs after 3 years of service (with at least 1,000 hours worked in each calendar year)

* Rates may be adjusted each year by the IRS.

Tuition Reimbursement

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible for tuition reimbursement after 90 days of employment
- The request for Tuition Reimbursement must be approved by a manager who will verify that the course of study is directly related to the employee’s present job or will enhance the employee’s potential for other opportunities within the organization
- A grade of “C–” or above or “Pass” status must be attained for any course taken to be eligible for reimbursement

Reimbursement

Hours Worked Per Week	Maximum Reimbursement
36-40	\$5,000
30-35	\$3,750
20-29	\$2,500

Employee Discounts

NorthShore Employee Discount Program

NorthShore offers access to BenefitHub to bring employees a one-stop shop for thousands of online discounts. NorthShore BenefitHub is a personal online savings resource—a place to find discounts and rebates on goods and services from many of the best known brand names in the U.S.—online, nationally and locally.

Transportation

- For those using public transportation, NorthShore University HealthSystem pays \$20 toward a monthly CTA/Metra pass; the remainder may be taken out as a pre-tax deduction
- Free shuttle service is provided in between hospitals

This document is intended to provide you with a general summary of the NorthShore University HealthSystem benefits programs. This document is only a summary of the terms and conditions of the NorthShore University HealthSystem benefits programs, and it does not contain complete details about all plan provisions. Summary plan descriptions (SPDs) contain more information about each of these plans, and the actual plan documents contain the full and complete legal and governing terms of the plans provisions and benefits. To the extent that there is any conflict between this summary and/or the SPD and the actual plan provisions, the terms of the actual plan provisions shall govern. NorthShore University HealthSystem may modify or terminate any of the programs described here at any time.

Effective date January 2018



1301 Central Street
Evanston, IL 60201